

Docket EPC-71U

CLAIMS AS AMENDED

What is claimed is:

Sub §1 1. In a system having a clearinghouse component, a nonprofit component, a supporter component, and a merchant component, with the clearinghouse component connecting the other three components via a variety of entry terminals, a method comprising:

61 providing each of a plurality of supporters with an individual identification number (ID);

entering the ID into an entry terminal;

entering an amount spent by a supporter at a merchant in a transaction;

having the entry terminal record the ID, as well as the amount of dollars spent in a transaction;

uploading the ID and the amount entered to a central clearinghouse;

calculating in the central clearinghouse rebates determined by said merchant on the basis of purchases of the supporter from said merchant and to be paid by the merchant to the nonprofit; and

deducting from the purchases of the supporter from said merchant the calculated rebates determined by the merchant and forwarding to said nonprofit the calculated and deducted rebates to be paid by the merchant to said nonprofit.

2. A method of accumulating credits for organizations, comprising:

recording assigned identifications to supporters, merchants, and organizations affiliated with the supporters and merchants during transactions between supporters and merchants;

associating the identification of each supporter and merchant with an affiliated organization in response to each transaction between merchant and supporter;

deducting and recording rebates, determined by the merchants and to be paid by the merchants to the organizations, from purchases of the supporter from said merchants in each of the transactions; and

transmitting to the organizations the rebates, deducted from purchases of the supporter from said merchants in said transactions between said supporter and the merchants, and to be given to the organizations.

3. A method as in claim 2, wherein the steps of recording assigned identification are performed at a remote terminal of a merchant; and

the steps of associating, deducting, and transmitting are performed in a central clearinghouse.

4. A method as in claim 2, wherein the organization is a nonprofit body, the supporters shop at the merchants, and the merchants agree to rebates to the nonprofit body.

5. A method as in claim 2, further comprising assigning identifications to each of said supporters, merchants, and organizations.

6. A method as in claim 3, wherein each the step of recording includes uploading each transaction to said clearinghouse and the step of transmitting includes downloading accumulated rebates to said remote terminals at said merchants.

7. A program residing in a computer of a central clearinghouse, comprising instructions for performing the steps of:

assigning to organizations and affiliated supporters and merchants individual identifications;

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maintaining a schedule of rebates determined by the merchants due to each of the organizations from each of the merchants;

collecting from the merchant, during a transaction between a supporter and a merchant, the identifications of the supporter and the merchant;

calculating the rebates due from each merchant to each organization; and

transmitting, to the organizations, the amount of rebates determined by the merchants and due the organization from each of the merchants.

8. A method, comprising:

entering in a clearinghouse computer network identification of merchants, identification of customers associated with the merchants, and identification of nonprofit organizations associated with the customers and the merchants;

entering into said clearinghouse computer network a rebate calculation determined by said merchants on the basis of transactions with said customers, for payment of rebates by the merchants to said nonprofit organizations; and

having payments credited, on the basis of said transactions and said rebate calculations determined by said merchants, from said merchants to said nonprofit organizations.

9. A method as in claim 8, wherein said clearinghouse computer network includes remote terminals of the merchants, and the step of identification of customers associated with the merchants are performed at the remote terminals of the merchants; and

said clearinghouse computer network includes a central clearinghouse, and the steps of entering a rebate calculation determined by said merchants on the basis of transactions with said customers, for payment of rebates by the merchants to said nonprofit organizations, are performed in a central clearinghouse.

10. A method as in claim 9, wherein the organization is a nonprofit body, the supporters shop at the merchants, and the merchants agree to rebates to the nonprofit body.

11. A method as in claim 9, wherein each the step of recording includes uploading each transaction to said clearinghouse and the step of transmitting includes downloading accumulated rebates to said the remote terminals at said merchants.